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PATENT APPLICATION

Assistant Commissioner for Patents
Box **Patent Application**
Washington, D. C. 20231

Sir:

Enclosed herewith for filing is the following **utility patent application**:

Applicant(s): Dinesh K. Anvekar
Bhaskarpillai Gopinath
Rajiv Mangla
Sridhar Sundaram

Title of application: SYSTEM AND METHOD PROVIDING STORED VALUE
PAYMENT IN MULTIPLE LEVEL ENTERPRISE

Pages of specification: 24 (19 + 4 pages of claims and 1
page abstract)

Sheets of drawing: 11

Executed on: UNEXECUTED Attorney Docket No. LOTS/P00003

PATENT APPLICATION FILING FEE CALCULATION

	<u>No. Filed</u>	<u>Less</u>	<u>Rate/Claim</u>	<u>Fee</u>
Total Claims	15	-20	0 x \$18.00	\$ 000.00
Independent Claims	3	- 3	0 x \$80.00	\$ 000.00
Minimum Filing Fee				\$ 710.00
Multiple Dependency Fee (if applicable - \$270.00)				\$ 000.00
Total Filing Fee (Large Entity)				\$ 710.00

50% Reduction for Small Entity
(Independent Inventor, Non-profit
Corporation, or Small Business
Concern) - appropriate
verified statement attached - \$ 355.00

TOTAL FILING FEE DUE \$ 355.00

TOTAL FILING FEE ENCLOSED \$ 000.00

The filing fee for this application will be paid when the missing parts (e.g., declaration and assignment) are filed.

Also enclosed herewith for filing in connection with the enclosed application are:

____ Oath;
____ Declaration and Power of Attorney;
____ Disclosure Statement;
____ Letter referencing previously filed disclosure
document; number _____ filed _____;
XX Applicant(s) is a small entity;
____ An assignment of the application to:
____ Claim(s) to priority
____ Serial Number Filing date
____ A certified copy of a _____ patent
application or inventor's certificate, filed
_____ and serial no. _____, upon
which a claim to priority is made;
____ Other: _____

Respectfully submitted,

1/11/01

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EXPRESS MAIL CERTIFICATION

"Express Mail" mailing label number: EL708456838US

Date of deposit: 1/11/01

I hereby certify that this patent application and related papers is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner of Patents, Box Patent Application, Washington, D.C. 20231

Laura E Crater
Signature of person mailing paper or fee

1/11/01 LAURA E CRATER
Name of person mailing paper or fee